

Debtor 1	JUDE J. SKARNIS
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Western District of Pennsylvania</u>
Case Number:	<u>15-22011JAD</u>

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	DITECH FINANCIAL LLC(*)++	Court claim no. (if known):	8
Last 4 digits of any number you use to identify the debtor's account	7 5 1 3		
Property Address:	2825 FORD AVE PITTSBURGH PA 15235		

Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 8,556.47
b. Prepetition arrearage paid by the trustee:	(b) \$ 8,556.47
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee :	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 8,556.47

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$768.12

The next postpetition payment is due on 9 / 1 / 2020
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1

JUDE J. SKARNS

Name

Case number (*if known*) 15-22011JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour

Signature

Date 09/04/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 JUDE J. SKARNs
Name

Case number (if known) 15-22011JAD

Disbursement History

Date	Check #	Name	Posting Type	Amount
Unclaimed Funds (Part *** ERROR ***				
08/25/2020	1170551	RONDA J WINNECOUR TRUSTEE/CLERK L	AMOUNTS DISBURSED TO CREDITOR	1,940.56
				1,940.56

MORTGAGE ARR. (Part 2 (b))

05/24/2016	0992268	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	71.20
05/25/2018	1079997	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	93.43
06/22/2018	1083211	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	849.46
07/26/2018	1086341	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	93.43
08/28/2018	1089581	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	93.43
09/27/2018	1086341	DITECH FINANCIAL LLC	CANCELLED CHECK TO CREDITOR/PRINC	-93.43
10/16/2018	1094981	DITECH FINANCIAL LLC++	PREWRITTEN CHECK TO CREDITOR/PRIN	93.43
11/27/2018	1099187	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	670.68
12/21/2018	1102305	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	241.76
01/25/2019	1105456	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	617.80
03/25/2019	1111989	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	219.95
04/26/2019	1115270	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	790.80
05/24/2019	1118674	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	810.55
06/25/2019	1122058	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	430.56
07/29/2019	1125489	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	1,016.95
04/27/2020	1156370	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	2,556.47
				8,556.47

MORTGAGE REGULAR PAYMENT (Part 3)

10/26/2015	0964250	GREEN TREE SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	3,074.01
11/24/2015	0968012	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	560.48
12/22/2015	0972091	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	626.58
01/26/2016	0976071	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	859.73
02/24/2016	0980060	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	1,021.11
03/28/2016	0984058	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	834.21
04/22/2016	0988326	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	843.24
05/24/2016	0992268	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	804.56
06/27/2016	1001014	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
07/26/2016	1004986	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
08/26/2016	1008968	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	634.74
09/27/2016	1013008	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	802.58
10/26/2016	1016909	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
11/21/2016	1020286	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
12/21/2016	1023561	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
01/27/2017	1026977	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
02/24/2017	1030432	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	630.80
03/28/2017	1033819	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	806.52
04/21/2017	1037183	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	629.47
05/25/2017	1040433	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	807.85
06/27/2017	1043793	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
07/25/2017	1047108	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
08/25/2017	1050457	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
09/26/2017	1053785	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
10/25/2017	1057167	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
11/21/2017	1060469	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
12/21/2017	1063726	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
01/25/2018	1067130	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
02/23/2018	1070357	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
03/28/2018	1073529	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	718.66
04/24/2018	1076761	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	1,059.19
05/25/2018	1079997	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	729.40
06/22/2018	1083211	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	729.40
07/26/2018	1086341	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	729.40
08/28/2018	1089581	DITECH FINANCIAL LLC	AMOUNTS DISBURSED TO CREDITOR	729.40
09/27/2018	1086341	DITECH FINANCIAL LLC	CANCELLED CHECK TO CREDITOR/CONT	-729.40
10/16/2018	1094981	DITECH FINANCIAL LLC++	PREWRITTEN CHECK TO CREDITOR/CON	729.40
11/27/2018	1099187	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	2,188.20
12/21/2018	1102305	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
01/25/2019	1105456	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40

Debtor 1 JUDE J. SKARNS
Name

Case number (*if known*) 15-22011JAD

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
02/25/2019	1108745	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	434.54
03/25/2019	1111989	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	1,024.26
04/26/2019	1115270	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
05/24/2019	1118674	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
06/25/2019	1122058	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
07/29/2019	1125489	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
08/27/2019	1128982	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	641.99
09/24/2019	1132354	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	816.81
10/24/2019	1135610	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	729.40
11/25/2019	1139061	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	947.28
12/23/2019	1142487	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	768.12
01/28/2020	1145900	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	768.12
02/25/2020	1149385	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	768.12
03/23/2020	1152936	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	768.12
04/27/2020	1156370	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	768.12
05/26/2020	1159767	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	363.80
06/26/2020	1163155	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	1,940.56
08/21/2020	1163155	DITECH FINANCIAL LLC(*)	CANCELLED CHECK TO CREDITOR/CONT	-1,940.56
				43,774.51

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JUDE J. SKARNS
2825 FORD AVENUE
PITTSBURGH, PA 15235

PAUL W MCELRATH JR ESQ
MCELRATH LEGAL HOLDINGS LLC
1641 SAW MILL RUN BLVD
PITTSBURGH, PA 15210

DITECH FINANCIAL LLC(*)++
ATTENTION: BK CASH MANAGEMENT
301 W BAY STREET
FLOOR 22, J253
JACKSONVILLE, FL 32202

NEW REZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
PO BOX 10826
GREENVILLE, SC 29603-0826

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

9/4/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee